Wisconsin Department of Workforce Development

UNEMPLOYMENT INSURANCE (UI) DIVISION

HANDBOOK FOR CLAIMANTS

CLAIMING

WISCONSIN

UNEMPLOYMENT

BENEFITS

READ THIS HANDBOOK AND <u>KEEP IT FOR FUTURE REFERENCE</u>. IT CONTAINS IMPORTANT INFORMATION AND INSTRUCTIONS AND WILL HELP YOU TO KNOW AND PROTECT YOUR RIGHTS UNDER THE UNEMPLOYMENT INSURANCE LAW OF THE STATE OF WISCONSIN.



dwd.wisconsin.gov/uiben

UCB-10-P R. 1/2006 Chapter 108 Wisconsin Statutes

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LARGE PRINT COPIES OF THIS HANDBOOK CAN BE OBTAINED BY WRITING TO:

UI Division P. O. Box 7905 Madison, WI 53707

WHY WE NEED YOUR SOCIAL SECURITY NUMBER AND HOW WE USE IT

The federal Social Security Act requires that you give us your social security number. It will be used to verify your identity, locate your employer(s) and wages, determine other income, determine eligibility, keep a record of your benefit payments and to gather statistics. If you do not provide your social security number, we cannot take your claim.

Personal information you provide may be used for secondary purposes [Privacy Law, s. 15.04(1)(m)]. In addition to reporting your income from unemployment to the IRS and WI Dept. of Revenue, we also share information about your claim with other federal and state agencies to help them determine your eligibility for or amounts of benefits payable under their programs. Some of those programs include General Assistance, Food Stamps, Wisconsin Works (W-2), Temporary Assistance for Needy Families, and Medicaid.

The authority to require your social security number is found under Internal Revenue Code of 1954, 26 U.S.C. 85, Sections 6011(a), 6050(b), 6109(a), P.L. 98-369, Section 1137(a)(1) and under Wisconsin Statute Section 108.04(2)(e).

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PART 1: UI INTERNET BENEFIT SERVICES

At this time, you cannot use the Internet for all of your unemployment insurance needs. However, we do offer the following UI services online at www.ucclaim-wi.org.

- Initial Claim Applications (See Part 4)
- Weekly Claim Certifications (See Part 5)
- UCB-1099-G Income Tax Statements (See Part 11)

PART 2: UI TELEPHONE SYSTEM

All unemployment insurance services are available over the telephone. This includes filing new and reopened claim applications, filing for weekly benefits and calling for information/assistance. The telephone numbers you need to call are found on the back of this booklet.

HOW TO USE YOUR TELEPHONE: You should use a touch-tone telephone when calling one of the UI telephone numbers. Use the numbers on the telephone keypad to choose the service you want and to answer questions the system asks you. The system will tell you what your choices are and what numbers to press to give us your information.

Most touch-tone telephone is serviced by a rotary telephone line, you must have this switch set on "pulse" when you place your call. However, to use the UI Telephone System, this switch must be set on "tone" to make choices and to answer questions. So if you are calling from a touch-tone telephone serviced by a rotary telephone line, set the switch to "pulse" to dial and then change the switch to "tone" as soon as the system answers. Return the switch to "pulse" after you complete your call. If you are calling from a touch-tone telephone serviced by a touch tone telephone line, it will be easier if you leave your switch set on "tone" for the entire call.

You cannot use a rotary telephone (nor a touch-tone telephone with rotary line service and no "tone-to-pulse" switch) to file for weekly benefits. If necessary, these telephones can be used to file new claim applications or to call for information/ assistance. Once you have dialed from either of these types of telephone, you must wait on the line for a Claims Specialist to assist you.

WHAT NUMBER SHOULD YOU CALL? All of the telephone numbers for the UI Telephone System are listed on the back of this handbook, along with the hours that each service is available. There is a different set of telephone numbers for each of the three main services that we offer to claimants. The three main services are: 1) taking initial claim applications, 2) accepting weekly claim certifications, and 3) answering questions and helping claimants who are having problems with their claims. Each set of numbers contains a Madison local number, a Milwaukee local number and a toll-free number. Be careful to select the right number for the service you want and please use a Madison or Milwaukee local number if one of them is in your local calling area. The following is a description of the three main services for which we have telephone numbers, what choices you are given when you call each number and where you can get more information about each service.

When you call "To File an Initial Claim Application"

- <u>Press 1</u> to file an initial claim application for a new claim or to reopen/reactivate a claim already started. (See Part 4 for detailed information and instructions.)
- <u>Press 2</u> to have income taxes withheld from your unemployment checks or to change your current tax withholding.
- Press 3 to change your name, address or telephone number.
- <u>Press 4</u> if you have forgotten your PIN or want to change it. (See Part 3 for detailed information and instructions.)

When you call "To File a Weekly Claim Certification for a Benefit Check"

The only service you are offered when you call one of these numbers is to file weekly claims for unemployment benefit payments. However, you are allowed to change your address when you file a weekly claim certification. (See Part 5 for detailed information and instructions.)

When you call "To Get Information, Assistance or to Talk to a Claims Specialist"

- Press 1 for information about your payment for last week.
- Press 2 for your weekly benefit rate, remaining benefit amount, and beginning and ending dates of your claim.
- Press 3 for instructions on how to file an initial claim application and a weekly claim certification.
- <u>Press 4</u> for an explanation about how to determine if you qualify for unemployment benefits and how to calculate your weekly benefit rate.
- <u>Press 5</u> for a description of how to report wages and other income on your weekly claim.
- Press 0 to speak with the next available Claims Specialist.

(See Part 6 for detailed information and instructions.)

PART 3: YOUR PERSONAL IDENTIFICATION NUMBER (PIN)

To access UI benefit services on-line or to use the UI Telephone System from a touch-tone phone, you must have a personal identification number.

Your PIN is a 4-digit number **you make up before you apply.** The UI Telephone System and Internet applications will use your PIN and

social security number to identify you when you apply. The same PIN must be used for all UI services.

Your PIN protects you from having another person file your claim or obtain information about your claim. Make up a PIN that you will remember but that is unusual enough so others will not guess it. Do not give your PIN to ANYONE. You are responsible for all claims filed and all information given to this department using your Personal Identification Number and Social Security Number.

If you forget your PIN, or believe someone else knows it, you should change your PIN immediately by calling one of the initial claim application telephone numbers and pressing 4 to change your PIN.

PART 4: FILING AN INITIAL CLAIM APPLICATION

WHAT IS AN INITIAL CLAIM APPLICATION? Filing an initial claim application is the first thing you must do when you want to begin or reopen a claim to receive unemployment benefits. An initial claim application does one of the following:

- Starts a new 52-week benefit year if you have never filed for unemployment benefits before.
- Starts a new 52-week benefit year if your benefit year from an earlier claim has ended.
- "Reactivates" or "reopens" a benefit year that has not ended.

You have one year (52 weeks) to collect the total amount of benefits you have coming. This 52-week period is called your "benefit year." (Refer to Part 8 for a more complete definition of "benefit year.")

WHEN TO APPLY: You must file an initial claim application in the first week for which you want to receive an unemployment check. If you wait to file your claim, you could lose benefits. Your claim does not start until the week that you apply and benefits will not be paid for earlier weeks. Initial claim applications are filed in the following situations.

You become totally unemployed.

- •You become partially unemployed. You are partially unemployed when your weekly gross wages are reduced to an amount equal to or less than your "maximum weekly earnings" amount. The reduction in weekly earnings can be the result of reduced hours or a reduced wage rate. If you are not sure if your wages have been reduced enough to qualify for unemployment benefits, refer to Part 8 of this handbook for instructions about computing your maximum weekly earnings amount.
- You want to start receiving unemployment benefits again. You must reapply each time you stopped filing weekly claim certifications and want to begin again. You also must reapply when the system does not let you file a weekly claim because the last week you claimed ended more than 14 days earlier. Remember, your claim does not start again until the week that you reapply. To avoid any loss of benefits, reapply the first week you want your claim to begin. Do not wait until the week is over.
- You want to start a benefit year because you expect to be unemployed within 13 weeks. In some cases you could receive a higher benefit rate or a higher maximum benefit amount if you file your initial claim application to start a benefit year before you are actually unemployed. If you do start your claim early, you will have to reactivate/reopen it by filing another initial claim application once you are actually laid off. You will not receive any benefits until you reactivate your claim and start filing for weekly benefits again. The definitions for "weekly benefit rate" and "maximum benefit amount" are found in Part 8 of this handbook.

HOW TO PREPARE FOR YOUR APPLICATION: To complete your application you will need the following information:

- Your social security number.
- A Personal Identification Number (PIN). (See Part 3 for more information about choosing and using your PIN.)
- Your WI driver's license number, if you have one.
- The names of everyone for whom you worked in the past 18 months. For each employer you will also need a full address (including zip code), a telephone number, the reason you are no longer working

there and your first and last dates of work. List all employment, including full-time and part-time jobs, federal civilian employment, military service and work performed in another state.

- Your alien registration number, if you are not a U.S. citizen.
- The name and local number of your union hall, if you are a union member.

HOW TO APPLY ON-LINE: Your initial claim application can be filed on-line at **www.ucclaim-wi.org.**

Follow instructions on the web pages to complete your application. Your claim will not be complete until you submit your application and we assign a tracking number to indicate that your claim has been accepted. If you do not receive a tracking number, your claim is incomplete. You can finish an incomplete claim on the Internet or by calling one of the initial claim application telephone numbers on the back of this handbook and pressing 1 to file an initial claim application. An incomplete claim must be completed within seven days.

Not all claims can be completed on-line due to certain types of employment or answers that require more information from you. However, you can complete most of the application process on the Internet. If you are unable to finish your claim on the Internet, you will be given instructions on how to complete your claim with a Claims Specialist.

Answer all questions completely and correctly. You could be penalized if you give false information to get benefits.

HOW TO APPLY BY TELEPHONE: Use one of the initial claim telephone numbers listed on the back of this handbook. Follow the instructions given by the telephone system to file your claim. Many questions require only a yes or no answer.

- To answer "YES," press Y (9).
- To answer "NO," press N (6).
- To repeat a question, press R (7).

• If you are unsure how to answer a question, press H (4).

Some claims require that a Claims Specialist complete the initial claim application after you finish answering the questions asked by the telephone system. Some claims can be completed without having to speak to a Claims Specialist. The system will tell you if your claim is complete or if you must speak to a Claims Specialist at the end of the call to complete your claim.

Answer all questions completely and correctly. You could be penalized if you give false information to get benefits.

If you make a mistake on your telephone application. Most initial claim applications are completed by a Claims Specialist. If you believe that you gave a wrong answer to any of the questions the system asked, be sure to tell the Claims Specialist to check your answer and correct it if necessary.

Some claims do not require completion by a Claims Specialist. In these cases, the system will ask you if you would like to change any of your answers. If you press Y (9) to say "YES," you will be connected with a Claims Specialist at the end of the call.

How you know your telephone application is complete (claim acceptance). Many telephone initial claim applications must be completed by a Claims Specialist. However, sometimes the telephone system has all of the information needed to complete routine claims.

Do not hang up until either the Claims Specialist or the telephone system tells you that your claim has been accepted.

If you cannot complete your telephone application. There may be times when you have to hang up before you have finished filing your initial claim application. There also may be times when your claim needs to be completed by a Claims Specialist and there are no Claims Specialists available. In either case, you will have to call back to complete your initial claim application. When you call back, use the same telephone number that you used to make your first call and press 1 to file an initial claim application. Do not use the

information/ assistance number. Also, be sure to call back between 7:45 AM and 4:30 PM, Monday through Friday, when Claims Specialists are available.

The information from your first call is saved as an incomplete claim for 7 days if you entered your social security number before hanging up.

If an incomplete claim was saved and you call back within 7 days, you will only have to enter your social security number and PIN to begin where you left off during the first call.

The record of your first call is not saved if your social security number was not entered during that call or if you do not call back to complete the claim within 7 days.

IF YOUR APPLICATION RAISES AN ELIGIBILITY QUESTION: If any of your answers on your Internet or telephone application raise a question about whether you can be paid benefits, it is called an eligibility issue and it must be taken care of before any benefits can be paid. The Claims Specialist may take a short statement from you immediately but normally you are scheduled for a fact-finding interview for a later date.

You must participate in a fact-finding interview if told to do so, even though your application is considered complete and accepted. If you do not take part in a fact-finding interview, you could lose benefits.

More information about eligibility issues, the investigation process and common disquali-fications can be found in Part 9 of this handbook.

STATE: The Wisconsin UI Internet application or telephone system should be used to apply for WI unemployment benefits from any state.

After you have applied, the Wisconsin Division of Unemployment Insurance will contact you by mail and by phone, when necessary. If Wisconsin tells you to register for work or report in person, you should go to the public employment office nearest to your home.

TRADE READJUSTMENT ALLOWANCES (TRA): The Federal Trade Act provides TRA (Trade Readjustment Allowances) and TAA training (Trade Adjustment Assistance) to workers who lose employment due to foreign imports and/or shifts in production to countries that have trade agreements with the U.S.A.

If you feel you lost your job because of import competition or a shift in production to a country with a current trade agreement and want more information about TRA and TAA, call one of the information/assistance telephone numbers listed on the back of this handbook.

There are several strict deadlines that can affect Trade impacted workers. If your work site is certified eligible by the Department of Labor, you must be enrolled in TAA approved training or formally waived from this requirement by a Job Center TAA coordinator by:

- 1. 8 weeks of the certification date, or
- 2. 16 weeks from your most recent qualifying separation from affected employment.

Failure to meet these deadlines may result in the loss of all TRA weekly benefits and possibly other related Trade Act benefits.

PART 5: FILING A WEEKLY CLAIM CERTIFICATION

WHAT IS A WEEKLY CLAIM CERTIFICATION? A weekly claim certification is the claim you file for a certain calendar week when you want to receive an unemployment check for that week. A calendar week for UI purposes always starts on Sunday and ends on Saturday.

You must file a timely weekly claim certification before an unemployment check can be paid for any calendar week.

WHEN TO FILE: You must file a weekly claim certification within 14 days of the end of the calendar week you are claiming, but you cannot file your claim for a week until after the week has ended. The weekly claim hours of operation are listed on the back of this handbook. On

Sunday you may get busy signals when trying to file a weekly claim certification by telephone because of the large number of calls received on that day, filing on-line may be faster.

If you do not give complete information when you file for weekly benefits, the department may reject your claim and mail you a notice with a special toll-free telephone number to call to complete your claim. You must call that telephone number within 14 days after it is mailed to you.

Important

The system will not let you file a weekly claim certification for a benefit check if the last week you claimed ended more than 14 days earlier. When this happens you must reapply to "reactivate" or "reopen" your claim. You can reapply on-line or by telephone using one of the initial claim application telephone numbers on the back of this handbook.

Your claim does not start again until the week you reapply. To avoid any loss of benefits, reapply the first week you want your claim to begin.

Do not wait until the week is over!

HOW TO PREPARE TO FILE A WEEKLY CLAIM CERTIFICATION:

Have your social security number and your Personal Identification Number (PIN) available when you file for weekly benefits. If you don't remember the PIN you used to file your initial claim application, you must change your PIN before filing your weekly claim. (See Part 3 for information about changing your PIN.)

If you file by telephone and have call-waiting, turn it off before you call.

FILING A WEEKLY CLAIM CERTIFICATION: Your weekly claim for a benefit check can be filed on-line at www.ucclaim-wi.org or by calling one of the weekly claim telephone numbers on the back of this handbook. The system tells you which week(s) you can claim by giving the beginning and ending dates of the week. If the last 2 weeks can be claimed, the system takes your claim for the earliest week first. After you claim for the earliest week, the system tells you how to claim

the most recent week. The system also tells you if no weeks can be claimed.

There are two procedures that can be used to file a weekly claim certification. The system decides which one you can use. Both procedures are explained below. Whichever procedure you use, take time to answer all questions completely and correctly. You could be penalized if you give false information to get benefits.

Regular Procedure: When you have to use the regular procedure to file for a benefit check, you will need to answer several questions about the week that you are claiming. A list of the questions that you will be asked is printed on the following pages.

"Quick Claim" Procedure: The "quick claim" is a much faster way to file your weekly claims. Once you have filed at least one weekly claim using the regular procedure, the system reviews each weekly claim to see if you can use the quick claim procedure for the next week. If you can, you are mailed a copy of the answers you gave on your last claim. A 6-digit confirmation number is printed on this copy. When you file your next weekly claim, the system asks you if your answers for the week you are claiming are the same as those you gave for the previous week. If you answer "YES," you are then asked to confirm this by entering the confirmation number printed on the copy of your prior week's claim. A different confirmation number is assigned for each week. To file a quick claim you must have the confirmation number printed on the copy of the claim for the previous week.

You will not be sent a copy of the prior week's claim and cannot file a quick claim if:

- you reported wages or other income,
- you changed your address, or
- any answer raised an eligibility issue.

You cannot file a quick claim even when you receive a copy of the prior week's claim if:

- any answer to a question for the week you are claiming is different than that shown on the copy of the prior week's claim,
- you do not have the confirmation number from the copy of the prior week's claim, or
- •a change was made to the claim since the copy was mailed that now prevents a quick claim from being filed.

If you cannot file a quick claim, simply use the regular procedure to file your weekly claim.

HOW TO FILE ON-LINE: Your weekly claim for a benefit check can be filed on-line at **www.ucclaim-wi.org**.

Follow instructions on the web pages to complete your claim. Your claim will not be complete until you submit your claim <u>and</u> are notified that your claim has been accepted.

You will need to answer several questions about the week that you are claiming. Most questions require a yes or no answer. Each question must be answered. To answer "YES," click the button next to YES. To answer "NO," click the button next to NO. If you don't know how to answer a question click the underlined words of the question for help.

Answer all questions completely and correctly. You could be penalized if you give false information to get benefits.

HOW TO FILE BY TELEPHONE: To file a claim for a benefit check by telephone, call one of the weekly claim numbers listed on the back of this handbook.

Follow instructions given by the telephone system to file your weekly claim. Your claim will not be complete until you are notified that your claim has been accepted.

You will need to answer several questions about the week that you are claiming. Most questions require a yes or no answer. Each must be answered before the next question is asked. To answer "YES," press Y (9). To answer "NO," press N (6).

Answer all questions completely and correctly. You could be penalized if you give false information to get benefits.

Important Points to Remember

- ✓All questions apply to the specific calendar week for which you are claiming. For example, when asked if you quit a job, you are being asked if you quit during the week you are claiming. If you did not quit during that week, answer "NO."
- ✓When you are asked to speak an answer into the telephone, please speak slowly and clearly, and spell any words that have an unusual spelling.

YOU ARE ASKED THE FOLLOWING QUESTIONS WHEN YOU USE THE REGULAR TELEPHONE PROCEDURE:

- Were you able to work full-time and available for full-time work?
 - Answer "YES" if you could have and would have worked full-time if work had been available for you.
 - Answer "NO" if you could not work full-time because you were physically unable to work or you were unavailable for work. For example, you could not accept work with an employer (including your regular employer) because you were sick or injured, on vacation, didn't have a way to get to work, didn't have childcare arrangements, etc.
- Did you contact at least two employers during the week to try to find work? (This question is not asked if your work search is waived.)
- > During the week, did you refuse an offer of work or miss work that was scheduled for you?
 - If yes, you will then be asked if you refused any work that was offered to you. (Answer "YES" to this question only if you refused an offer of work from an employer you were not working for at the time of the offer.)
- Next you will be asked if you missed work that was scheduled for you. (Answer "YES" to this question if you did not work all of the hours that were available for you with your current employer.)

> During the week, did you quit a job or were you fired?

- Answer "YES" if you quit, voluntarily terminated, ended your employment for any reason OR you were terminated, discharged, or fired by the employer for any reason other than lack of work.
- Next you will be asked if you quit a job, answer "YES" if you quit.
- Next you will be asked if you were fired from a job, answer "YES" if you were fired.
- Answer "NO" if you were laid off due to lack of work from a job.

> Did you work during the week?

- If yes, you will be asked if you worked for more than one employer during the week.
- Next, you will be asked if you worked a total of 40 hours or more during the week.
- Then you will be told to enter the gross amount of wages earned from each employer. (Include sick pay and bonuses but do not include holiday, vacation and dismissal pay as wages.)
- After your wages have been entered, you may be told to enter the number of whole hours and the additional minutes that you worked for each employer. (Only report hours/minutes that you actually worked.)
- You will usually be asked to speak the complete name and address of each employer.
- Complete instructions for entering hours/minutes, wages and other income can be found after this list of questions.

Did you receive, or will you receive, holiday pay, vacation pay or dismissal pay for the week?

- If yes, you will be asked to enter the gross amount of <u>each type of pay</u> from <u>each employer</u>.
- Then you will usually be asked to speak the complete name and address of each employer.
- Complete instructions for entering wages and other income can be found after this list of questions.

Were you self-employed?

- Answer "YES" if you are self-employed or operating your own business, i.e. farming, partnership, LLC or corporation.
- Answer "NO" if you are selling Avon, Amway, Tupperware, etc. This is normally considered employment and you would report the income as wages.

- (However, if you feel this is self-employment, answer "YES" and the Department will contact you for further information.)
- If your address has not changed, press 1. If you have changed your address and have not reported the new address to us, press 2. (If you press 2, you will be asked to enter your zip code and telephone number. Then you will be asked to speak your new address.)

WHEN TO REPORT THAT YOU WORKED AND EARNED WAGES: When filing a weekly claim, you must answer "YES" to this question if you performed **any** work in the week.

What is a "Week?" A week for unemployment purposes starts on Sunday and ends on Saturday. If you start a shift on Saturday that ends on Sunday, the hours worked and wages earned during that entire shift must be reported on your weekly claim that includes the Saturday.

Hours. Report only hours and minutes of <u>actual work you did</u> during the week.

Wages. Wages include any type of pay for full-time or part-time work you do in the week. This includes cash payments, tips, commissions, "working off a bill," etc. Wages also include other payments that you receive for the week like sick pay, worker's compensation, and bonuses or profit sharing. Wages must be reported in the week they are <u>earned</u>, even if they will not be paid until a later week. (Note: Do not report vacation, holiday and dismissal pay with your wages. The system asks for these payments separately on a later question.)

It is not always clear how and when to report some types of wages. The following guidelines will help you report these wages correctly.

 Worker's Compensation payments for partial weeks must be reported as wages on the claim for the week to which the payment applies. If you receive a Worker's Compensation payment for a full week, contact a Claims Specialist for instructions.

- Bonuses and profit sharing income must be reported on your weekly claim for the first week in which you both 1) meet the eligibility requirements to receive the bonus, and 2) know the amount of the bonus or have enough information to calculate the amount.
- Commission Sales. There is a special way to report work and wages from commission sales. You must report that you worked even if you earned no commissions. If a commission is earned, it must be reported on your weekly claim, usually for the week in which the sale is made. If you start a job that pays a commission as all or part of your wage, you must contact the department before you file another weekly claim certification. Use one of the information/assistance telephone numbers on the back of this handbook and press 0 to talk to a Claims Specialist.

You must report all work, hours, and wages regardless of the amount. Failure to do this may result in overpayment of benefits and penalties, including prosecution.

Some activities are not considered "work" and the income from these activities is not treated as wages. <u>Do not report the following activities as "work" on your weekly claim certifications, and do not report the income from these activities as wages:</u>

Self-employment

Jury Duty (Payments made by the court are not reportable; however, if you receive a wage from your employer for time spent serving on Jury Duty, these wages are reportable.)

Inactive Duty for WI National Guard and Military Reserves (i.e., weekend duty)

Retirement pay. You must tell us if you are receiving a retirement payment, but you do not report the retirement payment as wages on your weekly claim certifications. Retirement payments include payments from retirement plans, pensions, annuities and some 401K's, as well as Railroad Retirement Benefits. Social Security Benefits are not treated as a retirement payment. Your weekly unemployment

checks may be reduced if you are receiving a retirement payment. (See Part 9 for more information about Retirement Pay Reductions.)

Instructions for reporting other types of income not mentioned in the claimant handbook are available on-line at dwd.wisconsin.gov/ uiben/other_income.htm or by calling one of the information/assistance numbers on the back of this handbook.

WHEN TO REPORT THAT YOU RECEIVED HOLIDAY, VACATION OR DISMISSAL PAY: A separate question will ask you if you have received or will receive holiday, vacation or dismissal (severance or termination) pay for the week you are claiming. Because these types of pay are so common, they are not reported with your other wages.

If any of these three types of pay have been assigned to the week you are claiming, you must answer this question "YES" and report the gross amount of each type of pay. Holiday, vacation and dismissal pay must be reported for the week to which it is assigned, even if you receive the pay in a later week.

If holiday pay, vacation pay, or dismissal pay was not assigned to any week you are claiming, the pay does not have to be reported at all. Call your employer if you are uncertain whether these types of pay have been assigned. Call a Claims Specialist if you have questions about how and when to report these types of pay.

HOW TO ENTER THE AMOUNT OF WAGES OR OTHER TYPES OF PAY AND THE NUMBER OF HOURS AND MINUTES: Use the numbers on your touch-tone telephone to report the amount of your wages or other types of pay and the number of hours/minutes.

When you work for more than one employer in the same week or receive other types of pay from more than one employer in the same week, you must report the income and hours/minutes from each employer separately.

The system speaks back the amount of wages and the number of hours/minutes after you enter them, and will let you correct them if you made a mistake.

Wages. You must always enter the complete amount, including cents. After you enter each amount, press the pound key (#). The last 2 numbers you enter before the pound key (#) should always be the cents.

Examples:

If you earned wages of \$97.23, press 9,7,2,3,#.

If the amount is \$32.00, press 3,2,0,0,# (be sure to press the zero twice).

The weekly claim system gives you an example for entering income. You can stop the example at any time by entering your income.

Hours/Minutes. You must always enter the number of whole hours that you worked first. After you enter the number of whole hours, you must press the pound key (#). Then you should enter any additional minutes and again press the pound key (#) when you are done. If you did not work any additional minutes, you must enter 0 and then press the pound key (#).

Examples:

If you worked 35 hours and 30 minutes, press 3,5,# and then press 3,0,#.

If you worked 25 hours and no additional minutes, press 2,5,# and 0,#.

HOW TO REPORT THE CORRECT EMPLOYER: In most cases, the weekly claim system will ask you to speak your employer's complete name and address after you enter the amount of income. The system records this information as you speak. Give complete information and

speak clearly. If we cannot understand the recorded information, or if it is incomplete, your telephone claim will be rejected and you will be sent a notice with a special toll-free telephone number to call to complete your claim. This will delay your benefits.

If you worked at a company through a temporary help agency, you are considered an employee of that agency, not of the client company where you did the work. When the system asks for the name and address of your employer, speak the name and address of the temporary help agency.

In some cases, it is not necessary to record the name and address of the employer for whom you worked or had other income. Generally, this occurs when you have worked for only one employer in the prior week and we are able to ask you if the income you are reporting is from the same employer. If so, the recording process is not needed. The system determines if the recording is needed. Simply follow the instructions the system provides.

If you report working in a week and also report receiving holiday pay, vacation pay or dismissal pay in that week, you will be asked if the other pay is from the same employer and you may not have to speak the employer's name and address again.

IF YOU MAKE A MISTAKE ON YOUR WEEKLY CLAIM

CERTIFICATION: The system repeats your answer to each question. If your answer was correct, press 1 to verify that it is right and the system will then go on to ask you the next question. If your answer was incorrect, press 2 and the same question will be repeated so that you can answer it again.

If you think you have given a wrong answer to any question and you have already verified it by pressing 1, **just hang up and start over**. Your weekly claim certification is considered incomplete and is erased if you hang up before the system tells you that your claim has been accepted. The system does not save a record of an incomplete weekly claim certification.

If you think you have given a wrong answer to any question and your claim has already been accepted, you must call one of the information/assistance telephone numbers on the back of this handbook to speak to a Claims Specialist.

HOW YOU KNOW YOUR WEEKLY CLAIM CERTIFICATION IS COMPLETE (CLAIM ACCEPTANCE): Your weekly claim certification is considered completed after the system tells you that your claim has been accepted. Do not hang up until after the system tells you that your claim has been accepted.

IF YOU CANNOT COMPLETE YOUR WEEKLY CLAIM CERTIFICATION: If you hang up or are disconnected before the system accepts your weekly claim certification, the information you have given will not be saved. You must call again to file your claim for that week.

IF YOUR WEEKLY CLAIM CERTIFICATION RAISES AN

of this handbook.

ELIGIBILITY QUESTION: After you have answered all questions, the system tells you if any of your answers raise "an eligibility issue." An eligibility issue is a legal question about whether you can be paid benefits and it must be taken care of before any benefits can be paid. If an eligibility issue is raised, you will be told to call a Claims Specialist within 3 days if you have not already given information about the issue to the department. You will be given a special toll-free telephone number to use for this call but you can also reach a Claims Specialist by calling one of the information/assistance numbers listed on the back

The Claims Specialist may take a short statement from you immediately or you may be scheduled for a fact-finding interview for a later date. Even though you are told that your claim has been accepted at the end of the call, you MUST call a Claims Specialist if told to do so. If you do not call a Claims Specialist as you are told, you could lose benefits.

More information about eligibility issues, the investigation process and common disqualifi-cations can be found in Part 9 of this handbook.

IF YOU CHOOSE NOT TO CLAIM A WEEK: If you wish to "skip" one or more weeks when filing for weekly benefits, you should not file a weekly claim certification for these weeks. For example, you may choose to skip a week if you were sick or on vacation and unavailable for work for all or most of the week or because you worked and earned too much money.

Important

If you do skip a week(s) for any reason, you MUST reapply to "reactivate" or "reopen" your claim. You can reapply on-line or by telephone using one of the initial claim application telephone numbers on the back of this handbook.

Your claim does not start again until the week you reapply. To avoid any loss of benefits, reapply the first week you want your claim to begin.

Do not wait until the week is over!

WHEN TO EXPECT YOUR CHECKS: UI checks are usually mailed to you within 7 days after a completed weekly claim certification has been received (accepted), but payment could be delayed for a number of reasons. For example, an incomplete claim or an eligibility issue will delay payment.

Do not expect to receive your benefit checks on the same day or within the same amount of time each week.

If you do not receive a check (or an explanation for not receiving a check) within 7 days of filing a weekly claim certification, you should first call the Automated Inquiry System to find out if a check has been issued. Choose the option (1) which gives information about your payment for last week.

 If a check was <u>not</u> paid for the week in question, and it has been at least 7 days since you filed your claim for that week, call a Claims Specialist immediately.

- If your check was paid for the week in question but you have changed your address, call a Claims Specialist immediately.
- If a check was paid for the week in question and you have not changed your address, wait until 12 days have passed since the check was mailed. If you still have not received the check after 12 days have passed, call a Claims Specialist to file a "Missing Check Inquiry."

DIRECT DEPOSIT: UI benefits may also be paid by direct deposit. If you want more information about direct deposit and an application form, call one of the information/assistance telephone number listed on the back of this handbook. You will be asked to provide proof of your bank account such as a voided personal check.

CHANGING YOUR ADDRESS: The weekly claim system will ask if your address has changed since your last claim. If it has, the system asks you to enter your new zip code and telephone number using the numbers on your touch-tone telephone. Then you are asked to speak your complete address, including the street, route number or post office box, city, state and ZIP code. This information will be recorded as you speak. Give complete information and speak clearly. If we cannot understand the recorded information or if it is incomplete, we will be unable to change your address.

If you are not filing for benefits at the present time but wish to change your address on our records, you must call one of the initial claim application/assistance numbers and press 3 when the system gives you your choices.

TRAVELING TO ANOTHER STATE: If you plan to travel to another state or move to another state while claiming weekly benefits, call one of the information/assistance telephone numbers before you leave. Your availability for work may be in question while you travel. A Claims Specialist will give you information about eligibility requirements and claiming procedures and will let you know when your leaving the state raises a question about your eligibility for benefits.

HOW TO STOP FILING FOR WEEKLY BENEFITS: When you wish to stop filing for weekly benefits, you simply stop filing weekly certifications -- there is no need to notify the department. You do not have to notify the department that you have returned to work.

PART 6: TO GET INFORMATION, ASSISTANCE, OR TO TALK TO A CLAIMS SPECIALIST

AUTOMATED INQUIRY SYSTEM: The specific information that the auto-mated inquiry system gives you about your claim <u>is the same</u> <u>information you would be given by a Claims Specialist</u> because they both get their information from the same computer system.

The automated benefit inquiry system is available outside regular office hours, including weekends. A complete listing of the hours this service is available can be found on the back of the handbook.

THE CHOICES YOU ARE OFFERED BY THE SYSTEM: When you call one of the information/assistance telephone numbers, you will be offered the following 5 choices. If you press 1 or 2, the system will tell you to enter your social security number and your PIN.

- Press 1 for information about your payment for last week. The
 automated inquiry system will tell you when the payment was made,
 the amount of the payment, and if payment was reduced or delayed
 or not payable for any reason.
- Press 2 for your weekly benefit rate, remaining benefit amount, and the beginning and ending dates of your claim. The automated inquiry system will find your claim in our computer and will give you this specific information about your claim.
- Press 3 for instructions on how to file an initial claim application and a weekly claim certification. (Also refer to Part 4 in this handbook for detailed information about filing an initial claim application and Part 5 for detailed information about filing weekly claim certifications.)
- Press 4 for an explanation about how to determine if you qualify for unemployment benefits and how to calculate your weekly benefit rate.
 (Also refer to Part 8 in this handbook for detailed information about how your benefit entitlement is computed.)

- Press 5 for a description of how to report wages and other income on your weekly claim. (Also see Part 5 in this handbook for detailed information about reporting wages and other income on your weekly claim certifications.)
- Press 0 to speak with the next available Claims Specialist.

ASSISTANCE FROM A CLAIMS SPECIALIST: Claims Specialists are available to help you when the automated inquiry system cannot give you the information you need, or when you need additional assistance. There are also times when the Department will tell you that you must speak to a Claims Specialist. You can reach a Claims Specialist by calling one of the information/assistance telephone numbers during regular office hours shown on the back of this handbook. However, our telephone service lines are very busy on Monday. For faster service, we suggest that you call Tuesday through Friday from 8:30 to 11:30 AM or 1:30 to 4:00 PM.

PART 7: WORK SEARCH

WHEN YOU MUST LOOK FOR WORK: You must look for work each week unless the department clearly tells you that your work search is "waived" and that you do not have to look for work.

You must contact <u>two</u> employers every week if you are told that you have to look for work.

You will be told that you do not have to look for work if you are definitely returning to full-time work for a recent employer or if you are a member (in good standing) of a trade union that operates a hiring hall or referral system and has signed an agreement with the department.

In some cases, you will not have to look for work if you are working part-time. **Do not stop looking for work just because you start working part-time.** Call a Claims Specialist to find out if your part-time work allows us to waive your work search.

Remember, if you do not make an adequate search for work, you may lose benefits.

WEEKLY WORK SEARCH NOTICE - FORM UCB-12: If you have to look for work, a work search notice will be mailed to you. The front side of the form contains detailed work search instructions, including a list of activities that can be used as a contact.

The back side of the form is a place to keep track of your work search. If you run out of space on this form, just keep track on your own paper or print on-line at dwd.wisconsin.gov/dwd/forms/ucb_12.htm. Be sure to include all of the required information.

We may ask to review your work search, so be sure to keep a good record. Falsely reporting any information on your work search form may be an act of fraud. (See Part 10 for more information about fraud control.)

If you were told that you must look for work but did not receive a work search notice, call one of our claim assistance numbers to request one or print on-line at dwd.wisconsin.gov/dwd/forms/ucb_12.htm.

HELP IN FINDING EMPLOYMENT: Wisconsin has many Job Centers located throughout the state. These offices offer a wide variety of job search services such as work-shops on Resume-Writing, Interviewing, Finding the Hidden Job Market, and other helpful topics. They also have over 80,000 job listings per year. "JobNet" is a statewide system that lets you review jobs available all over the state on touch screen computers. The Internet address for WI JobNet is dwd.wisconsin.gov/jobnet/. For the address and telephone number of your nearest Wisconsin Job Center, call 1-888-258-9966 toll free or search on-line at dwd.wisconsin.gov/dws/directory/. If you are living in another state, check your telephone directory for the nearest public employment office in that state.

REEMPLOYMENT PROGRAMS: If you do not have a recall date to return to work for any employer, you may have to participate in special reemployment programs which are intended to help you find a new job early in your claim.

If you are chosen to participate in these programs, your name will be referred to a Job Center. The Job Center will then schedule you for an orientation meeting, where a reemployment service plan will be set up based on your personal needs. Participation in any of these required reemployment programs will satisfy your work search for the week in which you participate. However, attending other employment workshops on your own can only be considered <u>one</u> work search contact, even if the workshop is conducted by a Job Center.

Once you have been notified, you must participate in these reemployment programs. If you have been scheduled for a reemployment program and you do not go, you may lose benefits. If you cannot attend a scheduled program or have already missed one, contact the Job Center immediately to reschedule.

PART 8: COMPUTING BENEFIT ENTITLEMENT

The following definitions and formulas will help you to understand how the Department determines if you have enough wages to qualify for unemployment benefits and will also explain how we compute the amount of total benefits you can be paid and the amount of your weekly payment if you do qualify.

CALENDAR QUARTER: The four calendar quarters of the year are:

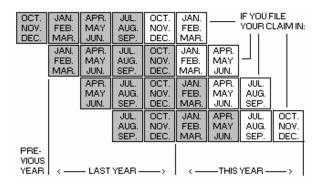
1st Qtr: January 1 - March 31

2nd Qtr: April 1 - June 30

3rd Qtr: July 1 - September 30 4th Qtr: October 1 - December 31

BASE PERIOD: The first four of the last five completed calendar quarters before the week you file an initial claim application for a new benefit year. The wages paid during this period of time are used to determine if you have enough wages to qualify for a claim and to calculate how much you can be paid. The following chart will help you to understand how we determine the calendar quarters in your base period. The four shaded quarters in each row are the base period quarters for a claim started in the far right quarter of the same row.

Example: A claim started in April 2005 has a base period that starts on January 1, 2004 and ends on December 31, 2004.



If you do not have enough wages to qualify for a claim using the base period described above, an "alternate base period" will be used. The alternate base period will be the four most recently completed calendar quarters before the week you filed your initial claim application for a new benefit year.

LAG PERIOD: The time between the end of your base period and the week you start your claim. We DO NOT use the wages paid during this time period to calculate your benefit entitlement. However, the wages paid during the lag period may be used in a future claim. In the prior example, the lag period would start on January 1, 2005, and would end on the Saturday before the week your claim was started.

COVERED AND EXCLUDED EMPLOYMENT: Covered employment is work you perform for an employer who is subject to the unemployment insurance law. However, some work is "excluded" (not covered) even when performed for a covered employer. Only wages paid from covered employment can be used to qualify for unemployment benefits and to calculate how much you can be paid. (Excluded employment is one of the eligibility issues listed in Part 9.)

HIGH QUARTER: The base period quarter during which you were paid the highest amount of wages from covered employment.

WEEKLY BENEFIT RATE (WBR): The weekly amount of unemployment benefits you are paid when you have no wages or other income during the week. It is 4% of the total high quarter wages from

all covered employment. The maximum and minimum benefit rates are determined by UI law. The minimum WBR is \$51, requiring high quarter earnings of \$1,275; and the maximum WBR is \$341, requiring high quarter earnings of \$8,525.

(Note: As of benefits paid for the week ending 01/13/07, the minimum rate will increase to \$53, and the maximum rate will increase to \$355.)

The "Weekly Benefit Rate Chart" is a listing of all the weekly benefit rates and the amount of high quarter wages needed for each rate.

This chart is available on-line at dwd.wisconsin.gov/uiben/handbook/pdf/wbrchart.pdf or by calling one of the information/assistance numbers on the back of this handbook.

QUALIFYING WAGES: To qualify for unemployment benefits you must have been paid wages <u>from covered employment</u> in at least two quarters of your base period. You need:

- Enough wages in your high quarter to qualify for the minimum WBR;
- Wages in your 3 lowest quarters that equal at least 4 times your WBR when added together;
- Total base period wages equal to at least 30 times your WBR; and
- If you were paid benefits in a prior benefit year which has ended, you must have worked since the beginning of that benefit year and earned at least 8 times the WBR of that claim.

Your base period wages will not automatically include monies you may have authorized with-held as part of a cafeteria or similar plan. You may request that these monies be added to your base period wages by calling a Claims Specialist.

BENEFIT YEAR: You start a benefit year when you file a new initial claim application. A benefit year lasts 52 weeks. When one benefit year ends, the week that you file your next initial claim application will start a new benefit year. During the 52 weeks of each benefit year,

there is a maximum amount of unemployment benefits you can be paid. This is called your "maximum benefit amount" and is explained on the next page. Wages that you earn during a benefit year will not increase your maximum benefit amount or your weekly benefit rate for that benefit year.

You can start and stop claiming weekly benefits as many times as you want or need to during your benefit year, but if you stop filing weekly claim certifications for any reason, you must always reactivate/reopen your benefit year by filing another initial claim application when you want to start filing for weekly benefits again.

Example: If you file a new initial claim application in the week ending 4/16/05, your benefit year begins in that week and ends in the week ending 4/8/06. You would have that entire 52-week period to collect your maximum benefit amount, which would be computed based on wages paid in the base period beginning 1/1/04 and ending 12/31/04.

If you return to work in October of 2005 and stop filing for weekly benefits, the wages you are paid will not increase your maximum benefit amount for that benefit year. If you are again laid off before 4/9/06 and have not been paid all of your maximum benefit amount, you can file another initial claim application to reactivate that benefit year and start filing for weekly benefits again.

If you are still unemployed or partially unemployed after your benefit year ends on 4/8/06, you can start a new benefit year in the next week. To qualify for a new benefit year you must have "qualifying wages." (See Part 8 for more information about qualifying wages.) A new maximum benefit amount and weekly benefit rate will be computed for your new benefit year from wages paid in the new base period which begins 1/1/05 and ends 12/31/05.

MAXIMUM BENEFIT AMOUNT (MBA): The total amount of unemployment benefits the department could pay you during your benefit year. It is the lesser of 26 times your WBR, or 40% of your total base period wages from all covered employment.

Use your MBA as you would a checking account balance. As you are paid weekly benefits, simply subtract the amount you are paid from your MBA balance to know how much you can still be paid for that benefit year.

BENEFIT COMPUTATION: A benefit computation is generally mailed to you the day after you file an initial claim application. The benefit computation will list the covered employment in your base period and the wages paid to you in each quarter by each of your employers. It lists only those employers whose base period wages can be used to calculate what you can be paid. There are two major benefit computation forms:

• **UCB-700** - This form is sent when <u>you have enough wages to qualify</u>. It states your potential weekly benefit rate (WBR), your maximum benefit amount, and any question about your eligibility which has not yet been investigated and could suspend or disqualify your claim.

The base period wages shown on Form UCB-700 do not include amounts withheld as part of a cafeteria or similar plan. You may request that these monies be added to your base period wages by calling a Claims Specialist.

• **UCB-736** - This form is sent when <u>you do not have enough wages to qualify</u>. It states the reason you do not qualify.

You should review the benefit computation form you receive to make sure the information is correct. If there is an error in the amount of wages or if employers are missing, follow the instructions on the back of your computation to file an objection.

COMPUTING PARTIAL UI BENEFITS FOR A WEEKLY CLAIM WHEN INCOME WAS REPORTED: Whenever income is reported on a weekly claim certification, all wages earned in that week are added to other types of income (such as holiday pay, vacation pay, and dismissal/severance pay) to determine the gross income for the week. The Department then uses the "partial wage formula" to compute whether partial UI benefits are payable and if so, what amount should

be paid. It is possible to receive a partial UI check for a week even when your gross income is greater than your weekly benefit rate (WBR).

The "partial wage formula" used to compute partial weekly UI benefits is shown below:

- 1. Subtract \$30.00 from the gross income.
- 2. Multiply the remainder by .67 (67%).
- 3. Subtract this new amount (including the cents) from your WBR.
- 4. Round the remainder down to the nearest whole dollar. This is the amount of partial UI benefits payable for the week.

NOTE: The smallest UI check that we will pay is \$5.00, so if your calculation results in an amount which is less than \$5.00, no payment will be made.

Example: WBR=\$200 Gross Income=\$250

- 1. \$250.00 (Gross Income) minus \$30 = \$220.00
- 2. \$220.00 multiplied by .67 = \$147.40
- 3. \$200.00 (WBR) minus \$147.40 = \$52.60
- 4. Round \$52.60 down to \$52.00.

\$52.00 is the amount of benefits payable for the week.

MAXIMUM WEEKLY EARNINGS: The highest gross income you can earn in a week and still qualify for the minimum UI payment is called the "maximum weekly earnings" amount. This amount is not the same for every claimant. The weekly benefit rate (WBR) determines what the maximum weekly earnings amount will be. You can calculate your maximum weekly earnings amount by using the following formula:

- 1. Subtract \$5.00 from your WBR.
- 2. Divide the remainder by .67 (67%).
- 3. Add \$30.00.

Example: WBR= \$200.00

- 1. \$200.00 (WBR) minus \$5.00 = \$195.00
- 2. \$195.00 divided by .67 = \$291.04
- 3. \$291.04 + \$30.00 = \$321.04

The maximum weekly earning amount for WBR of \$200.00 is \$321.04. This means that if gross earnings are greater than \$321.04, benefits would not be payable for the week.

If you are not sure if you have too much income for a particular week to be eligible for a partial UI check, you should file a claim for the week and report all of your gross income. The department will determine if any benefits are due.

The "Maximum Weekly Earnings Chart" is a listing of the maximum weekly earnings amount for each weekly benefit rate. This chart is available on-line at dwd.wisconsin.gov/uiben/handbook/pdf/mwechart.pdf or by calling one of the information/assistance numbers on the back of this handbook.

VERIFYING YOUR EARNINGS: The income you report on a weekly claim certification is verified with your employer(s) but your check is not held while we are waiting for the employer(s) to answer. We will pay your UI check for the week based on the amount(s) you have reported. If an employer gives us a different amount than you reported on your weekly claim certification, we will use the amount reported by your employer to recalculate the benefits due. We send you notice of each adjustment.

When your employer reports a lower amount of income we send you an additional check and an informational message (Form UCB-17I) that explains the check.

When your employer reports higher income amounts and you have been overpaid benefits, we will send you a Notice of Benefit Overpayment (Form UCB-37). If you disagree with the amount the employer has reported or disagree with the requirement to repay, follow the instructions on the form to file an objection.

RETIREMENT PAY REDUCTION: If you have received a determination stating that a reduction will be made from your unemployment checks because of the retirement pay you are receiving, the reduction will be made automatically from each weekly unemployment check that you receive. (See Part 9 for more information about how and when Retirement Pay affects your unemployment benefits.)

CHILD SUPPORT DEDUCTION: If the department receives a child support order from a child support enforcement agency, we must withhold money from your check to satisfy the obligation. The withheld funds are sent to the child support enforcement agency for distribution. You are advised, in writing, when we receive an order to make this deduction. If you disagree with the amount or feel the order is incorrect in any way, contact the child support agency. Only the child support agency can change or stop the deduction.

PART 9: ELIGIBILITY ISSUES

WHAT IS AN ELIGIBILITY ISSUE? An eligibility issue is any information or set of circumstances which raises a legal question about whether you should be paid UI benefits, and which can deny, suspend or reduce your benefits under the unemployment insurance laws. The department must investigate all relevant eligibility issues which apply to your claim before paying UI benefits. For example, an eligibility issue is raised if your employment with an employer ends for any reason other than a lack of work. Some of the common eligibility issues and disqualifications for each are listed later in this part of the handbook.

We must hold your payments while we are investigating eligibility issues on your claim. However, while we are conducting the investigation, it is important that you continue to file your weekly claim certifications.

If you are told to call a Claims Specialist about a potential eligibility issue, <u>call immediately</u>. If you do not call, you may lose benefits.

FACT-FINDING INTERVIEW: The interview method gives you and your employer an opportunity to present facts before a decision is made. If you are scheduled for a fact-finding interview, we will mail you an interview notice. A department employee will call the telephone number shown on the notice at the scheduled time. If you are unavailable for your appointment, or if your telephone number shown on the notice is incorrect, call the department contact number shown on the interview notice before the scheduled appointment time to provide your correct telephone number or explain why you will not be available. If you do not take part in a fact-finding interview, you may lose benefits.

WRITTEN DETERMINATION (FORM UCB-20): After the investigation of an eligibility issue is completed, you are notified of the decision in writing. A written determination explains the reason the department made the decision and how that decision affects your claim. If you do not understand your written determination, call one of the information/assistance telephone numbers to speak to a Claims Specialist. If you disagree with a decision and wish to appeal, follow the appeal instructions printed on the back of the written determination.

If either you or your employer appeal a written determination, CONTINUE TO FILE your weekly claim certifications each week you are unemployed or are earning less than your maximum earnings amount. Any future decision in your favor will only qualify you for benefits for weeks which have been claimed.

DISQUALIFICATIONS: Even if you have been paid enough wages from covered employment to qualify for unemployment benefits, you will not receive benefits if you:

 quit a job without good cause. UI law suspends your benefits for 4 weeks and until you earn 4 times your WBR.

- are fired for misconduct. UI law removes that employer's base period wages from the calculation of your MBA <u>and</u> also suspends your benefits for 7 weeks and until you earn 14 times your WBR.
- are fired for failing to notify your employer of excessive absenteeism or tardiness. UI law suspends your benefits for 6 weeks <u>and</u> until you earn 6 times your WBR.
- refuse work without good cause. UI law suspends your benefits for 4 weeks and until you earn 4 times your WBR.
- •fail to make an acceptable work search for any week one is required.
- are working and claiming benefits and do not do all the work available during a week. UI law adds the income you could have earned to what you did earn to calculate your benefits due.
- work a total of 40 or more hours for all employers in a week you are claiming.
- are working and claiming benefits for a week for which you will be paid at least 35 hours from an employer who paid 80% or more of your total base period wages, and your rate of pay for this week is the same or greater than you were paid by this employer during the high quarter of your base period.
- are not able to work or available for work in a week. The department must investigate any circumstance that limits your ability or availability for work. Examples include, but are not limited to, the hours you can work, the type of work you can perform and the distance you can travel. Even if you are working you may be disqualified if you are not available for full-time work.
- are unemployed because of a strike or other labor dispute, other than a lockout. Employees who are not participating in the labor dispute, but become unemployed because of it, may also be ineligible. If you work in covered employment after the start of the strike and you have

qualifying wages for a claim based on that employment alone, you may be eligible for benefits while the strike is in progress.

- •work for a school only during the normal school year. You are ineligible for benefits based on school year employment during school vacation periods and between academic terms or years if you have reasonable assurance of returning to similar work after the vacation or at the start of the next term or year. We can pay benefits during these periods from other employers only if you have qualifying wages for a claim based on employment from the other employers alone.
- are paid by a family corporation, owned or controlled by you or your immediate family in your base period. Your maximum benefit amount (MBA) may be reduced. When we calculate your MBA, the wages used from the family corporation employer cannot exceed 10 times the weekly benefit rate (WBR) from that employer. This may also apply to a partnership, depending on your relationship to the partners.
- work in excluded employment. Excluded employment is work which is not covered under Wisconsin's UI Law. You cannot be paid unemployment benefits based on that work. Some examples of excluded employment include:
 - Work for an educational institution while a student there.
 - Under some circumstances, work for a fruit/vegetable processing company during the active processing season.
 - Work as a real estate or insurance salesperson if paid only by commission.

Refer to Part 8 of this handbook for more information about covered and excluded employment and how it affects benefits payable.

FILING FOR UI BENEFITS WHILE A STUDENT: You must tell us if you are a student while you file claims for unemployment benefits. An investigation will be conducted to decide whether you are available for work. You may not have to be available for work while attending school if you are enrolled in a course of study that is considered "approved training." For more information about "approved training" or to report

that you are a student, call one of the information/assistance telephone numbers on the back of this handbook and ask to talk to a Claims Specialist.

RETIREMENT PAY REDUCTION: You must tell us if you have applied for or are receiving any type of retirement payment. Retirement payments include periodic (such as monthly) and lump sum payments from retirement plans, pensions, annuities, and some 401K's, as well as Railroad Retirement Benefits. Social Security Benefits are not treated as retirement payment.

If all or part of your retirement payment was funded by one of your base period employers, a reduction must be made from your weekly unemployment checks.

If you receive periodic retirement payments (such as monthly) from a base period employer, a weekly reduction amount is computed based only on the part of the payment that was funded by the employer. The weekly reduction amount for persons receiving Railroad Retirement Benefits is based on 50% of the payment.

If you receive a lump sum retirement payment from a base period employer, your weekly unemployment checks will also be reduced unless you roll the payment over into another retirement system within 60 days of receiving it. If the lump sum payment is not rolled over within this time period, the department must divide the lump sum payment into weekly amounts to be deducted from your weekly unemployment checks. The weekly reduction amount is equal to your most recent average weekly wage rate with that base period employer. The reduction begins the week you become eligible for the pension and know how much you will receive.

PART 10: FRAUD AND QUALITY CONTROL

CLAIM CERTIFICATION: Your signature on your unemployment check is your written verification/acknowledgment that the information you have given the department is true and that you understand that there are penalties for giving false information to get unemployment benefits.

CASHING YOUR OWN CHECKS: Only you can endorse and cash your benefit checks. Never endorse the check until you cash it. You will have to show some identification when you cash your UI check.

LOST OR STOLEN CHECKS: If you lose your UI check or if it is stolen, call one of the information/assistance telephone numbers immediately to speak to a Claims Specialist. It takes at least 60 days after filing an inquiry about a lost or stolen check to receive a replacement check, with some exceptions.

CONCEALMENT (FRAUD): Failure to report information that affects your eligibility for unemployment benefits may be an act of fraud. Falsely reporting any information on your initial claim application or weekly claim certifications may also be an act of fraud. The penalties for fraud and concealment are severe. They include:

- Benefit Forfeiture Loss of future UI benefits from 1/4 to 4 times your weekly benefit rate for each week of fraud or act of concealment. You will be told the amount of the forfeiture penalty on a written determination (Form UCB-20) and the forfeiture amount will be deducted from the first UI benefit check(s) payable after the determination is issued.
- Court Fines not less than \$100 or more than \$500 for each week of fraud (and a criminal record).
- Jail up to 90 days for each week of fraud (and a criminal record).

In addition to penalties, you must also repay any overpaid benefits.

Multiple detection systems are used to detect people who fail to report working and earning wages while claiming unemployment benefits. To avoid an overpayment and possible penalties, report your wages in the week the work is performed and the wages are earned.

OVERPAYMENT RECOVERY: If you are paid more UI benefits than you are eligible to receive for any week(s), you will be notified in writing that you have been overpaid. The amount of the overpayment will be

automatically deducted from any later UI check(s) that are payable to you. If there are no later benefits payable or there is still an outstanding overpayment amount after later UI check(s) are withheld, you will be responsible to repay the balance of the overpayment. You will be allowed to arrange a repayment schedule. If you do not make repayment, the department will recover the overpayment through whatever means necessary, including seizure and sale of property and levy of wages.

If you were overpaid benefits **ONLY** because the department made an error, you will not be required to repay them. Also, you will not be required to repay erroneous payments made **ONLY** because an employer gave incorrect, incomplete or untimely information on a required report. If you are overpaid for any other reason, you must make repayment (this includes overpayments which result when an initial determination which was in your favor is changed by an appeal decision to deny benefits).

VERIFYING EMPLOYMENT ELIGIBILITY: The Immigration Reform and Control Act of 1986 (P.L. 99-603) requires all employers to verify employment eligibility of new employees. When an employer hires you, the employer will require that you show certain documents to prove your identity and your employment eligibility. If you are unable to present the documents to your employer within the time frame set by law, your employer must end your employment. Your failure to present the documents to your employer or to this department may affect your eligibility for UI benefits.

QUALITY CONTROL PROGRAM: The purpose of the Quality Control Program is to detect and reduce error and fraud in the UI program. The records of a sample group of claimants, selected each week at random, are audited by Quality Control staff. We use the information from the audit to test the accuracy of and improve the UI program.

An audit involves a detailed review of employer records, agency actions and records, and information provided by you. If the Office of Quality Control selects your claim for an audit, you will meet with an investigator to review your case and fill out a questionnaire. Failure to

meet with the investigator and provide complete and accurate information on the questionnaire will result in the suspension of benefits until you do so.

The Office of Quality Control also conducts required Claimant Identification Verification (CIV) interviews. A random sample of claimants is selected each week to verify the identity of individuals filing their claim through the Telephone Initial Claims (TIC) process.

PART 11: YOUR UNEMPLOYMENT RECORDS

PRIVACY: Individual claim computer records are available by calling one of the information/assistance telephone numbers. The department will only give information about your claim to you or to the employer that is charged for benefits. The Privacy Act does not allow us to give information to a family member.

INCOME TAXES: Unemployment insurance is considered income for federal and state tax purposes. Each year all of your benefit payments are reported to the Internal Revenue Service and the Wisconsin Department of Revenue. You can ask to have state and federal taxes withheld from your unemployment checks or make estimated tax payments.

If you decide to have taxes withheld, we will deduct 10% for federal taxes and/or 5% for state taxes from your weekly benefit check. To have state and/or federal unemployment taxes withheld, call one of the initial claims application telephone numbers listed on the back of the handbook and press 2. You may discontinue your withholding election at any time by calling the same telephone number.

For information on when you need to make an estimated tax payment, see IRS Publication 505, "Tax Withholding and Estimated Tax Payments" or the instructions for Form 1040-ES "Estimated Tax for Individuals."

We mail Form 1099-G to your last-known address no later than February 1 of each year. If your address changes, call one of the initial

claim application telephone numbers and press 3 to update your address, even if you are not filing a claim at that time. You can also access your Form 1099-G on-line at www.ucclaim-wi.org. If you elect to have state and/or federal taxes withheld, your Form 1099-G will include the withholdings from your UI benefit checks for that tax year.

If you have any questions about how your UI payments will affect your taxes, contact the IRS at 1-800-829-1040 or the local office of the Wisconsin Department of Revenue at 1-608-266-2486 or 1-414-227-4000. To order form 1040-ES, or Publication 505, call1-800 TAX-FORM (1-800-829-3676).

BENEFIT CENTER MAILING ADDRESSES AND FAX NUMBERS

Madison Benefit Center
P.O. Box 8978
Madison, WI 53708-8978
Claims Fax # 608-232-0940
Adjudication Fax # 608-232-0950

Milwaukee Benefit Center
P.O. Box 09999
Milwaukee, WI 53209-0999
Claims Fax # 414-438-2100
Adjudication Fax # 414-438-7943

Appleton Benefit Center 2900 N. Mason St. Appleton, WI 54914 Adjudication Fax # 920-832-5344

Eau Claire Benefit Center 715 S. Barstow, Suite 2 Eau Claire, WI 54701 Adjudication Fax # 715-836-2908 UCB-306A WI R.06/2003

WISCONSIN DEPARTMENT OF WORKFORCE DEVELOPMENT DIVISION OF UNEMPLOYMENT INSURANCE

2004 2005

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WISCONSIN DEPARTMENT OF WORKFORCE DEVELOPMENT DIVISION OF UNEMPLOYMENT INSURANCE

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HOURS OF OPERATION AND TELEPHONE NUMBERS

TO FILE A WEEKLY CLAIM CERTIFICATION FOR A BENEFIT CHECK:

On-line: www.ucclaim-wi.org

608-261-9990 414-438-5395 1-800-978-7887
stems are available:
9:00 AM – Midnight
1:00 AM – Midnight
1:00 AM – 3:00 PM
TO TALK TO A608-232-0824414-438-77131-800-494-4944
7:45 AM – 4:30 PM
9:00 AM – Midnight
1:00 AM – Midnight
1:00 AM – 3:00 PM
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TO FILE AN INITIAL CLAIM APPLICATION FOR A NEW CLAIM OR TO REOPEN AN EXISTING CLAIM:

On-line: www.ucclaim-wi.org

Madison Area	608-232-0678
Milwaukee Area	414-438-7700
Toll Free Number	1-800 UC CLAIM
	(1-800-822-5246)

Claims Specialists are available:

Monday – Friday 7:45 AM – 4:30 PM

On-line and automated telephone initial claims systems are available:

Sunday	9:00 AM – 5:00 PM
Monday – Friday	6:00 AM – 7:00 PM
Saturday	9:00 AM – 2:30 PM

Deaf, hard-of-hearing, and speech-impaired callers may apply online using the Internet address shown above, or they may apply by calling our TTY toll free number. TTY callers must have a telephone typewriter device. Voice calls are not answered on this number.

TTY Toll Free Number: 1-888-393-8914